

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 12, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marcus Jerrod King  
26 Cooper Road  
Portsmouth, VA 23702

Case Number: 13-74269-SCS  
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-6518

Attorney for Debtor(s) (name and address):  
Timolyn Whitney Tillman  
Liberty Law Clinic, PC  
4646 Princess Anne Road  
Suite 101  
Virginia Beach, VA 23462  
Telephone number: (757) 333-0599

Bankruptcy Trustee (name and address):  
Carolyn L. Camardo  
Chapter 7 Trustee  
5101 Cleveland Street, Suite 200  
Virginia Beach, VA 23462  
Telephone number: (757) 490-2200

**Meeting of Creditors:**

Date: **December 17, 2013**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**February 18, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
600 Granby St., Room 400  
Norfolk, VA 23510

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

Date: November 13, 2013

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Norfolk. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PHOTOCOPIES:</b> May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><b>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>  <b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.  <b>Norfolk:</b> same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Marcus Jerrod King  
 Debtor

Case No. 13-74269-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: jonesd  
 Form ID: B9A

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Nov 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2013.

db  
 12082330 +Marcus Jerrod King, 26 Cooper Road, Portsmouth, VA 23702-2267  
 12082330 +CCI, P O Box 212609, Augusta, GA 30917-2609  
 12082335 +Dominion Power, P.O. Box 26543, Richmond, VA 23290-0001  
 12082336 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 12082337 +Equidata, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574  
 12082338 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 12082339 +Fingerhut, 6509 Flying Cloud Drive, Eden Prairie, MN 55344-3307  
 12082340 +GEICO, One Geico Center Plaza, Bethesda, MD 20810-0001  
 12082341 +Great Plains Lending, 1050 East 2nd Street, Edmond, OK 73034-5313  
 12082342 +Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303-2198  
 12082343 +L J Finance Lc, 1450 S Military Hwy, Chesapeake, VA 23320-2653  
 12082344 +Laboratory Corporation Of America, 805 Battlefield Blvd., Chesapeake, VA 23320-4878  
 12082350 +New Country Club Apartments, 201 Tam-O-Shanter Blvd., Williamsburg, VA 23185-5956  
 12082351 +Nissan Motor Acceptance, P.O. Box 660366, Dallas, TX 75266-0366  
 12082352 +PRG Real Estate Mgmt Country Club Apt., C/O Results Unlimited, Inc.,  
 244 Mustand Trail Suite 8, Virginia Beach, VA 23452-7510  
 12082353 +RAB Performance Recoveries, Inc., C/O Dominion Law Associates,  
 222 Central Park Avenue Ste. 210, Virginia Beach, VA 23462-3024  
 12082354 Suntrust Bank, P.O. Box 2401, Harrisburg, PA 17105  
 12082359 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Virginia Department Of Taxation, P.O. Box 1115,  
 Richmond, VA 23218-1115)  
 12082357 +Verizon Wireless, 500 Technology Drive Suite 300, Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tillman@justice.com Nov 14 2013 04:52:42 Timolyn Whitney Tillman,  
 Liberty Law Clinic, PC, 4646 Princess Anne Road, Suite 101, Virginia Beach, VA 23462  
 tr +EDI: BCLCAMARDO.COM Nov 14 2013 04:13:00 Carolyn L. Camardo, Chapter 7 Trustee,  
 5101 Cleveland Street, Suite 200, Virginia Beach, VA 23462-6577  
 12082328 +EDI: RMCB.COM Nov 14 2013 04:13:00 American Medical Collection Agency, 2269 S Saw Mill,  
 Elmsford, NY 10523-3899  
 12082329 EDI: CBSAAFES.COM Nov 14 2013 04:13:00 Army & Air Force Exchange Service, Attn: FA-F/R,  
 P.O. Box 650038, Dallas, TX 75265-0038  
 12082331 +EDI: CHASE.COM Nov 14 2013 04:13:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
 12082332 +EDI: SEARS.COM Nov 14 2013 04:13:00 Citibank, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 12082333 +EDI: CCS.COM Nov 14 2013 04:13:00 Credit Collection Services, 2 Wells Ave,  
 Newton, MA 02459-3246  
 12082334 EDI: CRFRSTNA.COM Nov 14 2013 04:13:00 Credit First N A, 6275 Eastland Road,  
 Brook Park, OH 44142-1399  
 12082342 +EDI: JEFFERSONCAP.COM Nov 14 2013 04:13:00 Jefferson Capital Systems, 16 Mcleland Rd,  
 Saint Cloud, MN 56303-2198  
 12082345 +EDI: LTDFINANCIAL.COM Nov 14 2013 04:13:00 LTD Financial Services, 7322 Southwest Freeway,  
 Houston, TX 77074-2010  
 12082346 +EDI: TSYS2.COM Nov 14 2013 04:13:00 Macy's/ DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 12082347 +EDI: MID8.COM Nov 14 2013 04:13:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 12082348 +EDI: NFCU.COM Nov 14 2013 04:13:00 Navy Federal, P.O. Box 3000, Merrifield, VA 22119-3000  
 12082349 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 14 2013 04:52:58 Nco Fin/99,  
 P.O. Box 15636, Wilmington, DE 19850-5636  
 12082355 +EDI: AISTMBL.COM Nov 14 2013 04:13:00 T-Mobile, P.O. Box 53410, Bellevue, WA 98015-3410  
 12082356 +E-mail/Text: STEPHS@MAXPROFITSYS.COM Nov 14 2013 04:52:53 Valley Credit Service,  
 12907 Oak Hill Ave, Hagerstown, MD 21742-2926  
 12082358 +EDI: AFNIVZWIRE.COM Nov 14 2013 04:13:00 Verizon Wireless/ South, 1 Verizon Pl,  
 Alpharetta, GA 30004-8510

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-8

User: jonesd  
Form ID: B9A

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Nov 13, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2013

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2013 at the address(es) listed below:

Carolyn L. Camardo ch7cllc@hjlw.com, va05@ecfcbis.com  
Timolyn Whitney Tillman on behalf of Debtor Marcus Jerrod King tillman@justice.com,  
barbara@libertylawclinic.com

TOTAL: 2